

LIFE INSURANCE | LIFE PROTECTION

Future – S



Sun Life

“

Future - S is a whole life plan designed to offer **a lifetime of protection to empower future generations.**

”

Ensuring your loved ones will continue to live out their dreams and fulfil their ambitions during their lifetime requires the wisdom to plan and the will to act.

Sun Life is here to accompany you and your family on life's journey. Safeguarding your wealth, paving the way to a smooth transition of your personal and business assets in this lifetime and generations beyond.



Key Benefits:



Lifetime of coverage with 3 options for Guaranteed Death Benefit



Flexibility in premium payment terms



High Guaranteed Cash Value of at least 85%



Strengthen your legacy through Death Benefit and cash value growth, delivered in the form of additions

How Future - S Works



Lifetime of coverage with 3 options for Guaranteed Death Benefit

Future - S offers you a lifetime of protection therefore allowing you to enjoy life to the fullest, worry-free. Having a plan that offers a guaranteed lifetime of protection is an essential component for your legacy and wealth planning strategy.

Guaranteed Death Benefit

S100

The Guaranteed Death Benefit will always be equal to 100% of the Sum Assured.

S70

- The Guaranteed Death Benefit starts at 100% of the Sum Assured.
- After the 20th Policy year OR the year when you reached age 70, whichever is later, the Guaranteed Death Benefit will decrease by 3% of Sum Assured annually over 10 years and will thereafter remain at 70% of the Sum Assured.

NextGen

- Before the Policy Anniversary that is on or immediately after you reached age 85, the Guaranteed Death Benefit is the Sun MultiX.
- Sun MultiX is the amount of coverage which you will select at Policy inception to ensure a minimum Death Benefit (minus any debt) is guaranteed before the Policy Anniversary that is on or immediately after you reached age 85.
- On or after the Policy Anniversary that is on or immediately after you reached age 85, the Guaranteed Death Benefit will be 100% of the Sum Assured.



Flexibility in premium payment terms

- Single Pay
- Multi Pay 5 Years
- Multi Pay 10 Years



High Guaranteed Cash Value of at least 85%

Premium payment term	Guaranteed Cash Value	
	S100 S70	NextGen
Single Pay	85% of total premiums paid for the lifetime of the Policy	<p>Policy inception to 15th Policy Anniversary: 85% of total premiums paid</p> <p>15th Policy Anniversary onwards: Annual increment at 1.5% until it reaches 100% of total premiums paid</p>
Multi Pay 5 Years	<p>1st Policy Year: 25% of total premiums paid</p> <p>1st Policy Anniversary onwards: Annual increment at 15% until it reaches 85% of total premiums paid</p>	<p>1st Policy Year: 25% of total premiums paid</p> <p>1st Policy Anniversary onwards to 15th Policy Anniversary: Annual increment at 15% until it reaches 85% of total premiums paid</p> <p>15th Policy Anniversary onwards: Annual increment at 1.5% until it reaches 100% of total premiums paid</p>
Multi Pay 10 Years	<p>1st Policy Year: 8.5% of total premiums paid</p> <p>1st Policy Anniversary onwards: Annual increment at 8.5% until it reaches 85% of total premiums paid</p>	<p>1st Policy Year: 8.5% of total premiums paid</p> <p>1st Policy Anniversary onwards to 15th Policy Anniversary: Annual increment at 8.5% until it reaches 85% of total premiums paid</p> <p>15th Policy Anniversary onwards: Annual increment at 1.5% until it reaches 100% of total premiums paid</p>



Strengthen your legacy through Death Benefit and cash value growth, delivered in the form of additions

Your Policy growth over time is determined by 2 types of non-guaranteed additions:

Annual Additions¹

- Beginning from the 3rd Policy Anniversary, we will declare Annual Additions (if any) once a year.
- It is an annual benefit addition that, if not declared to be zero, will be credited to your Policy.
- Its declared face value is payable as part of the Death Benefit while its associated cash value will be payable upon withdrawal of the accumulated Annual Additions², Surrender or termination following expiration of the grace period of your Policy.

One-time Final Addition¹

- Starting from the 10th Policy Anniversary, your Policy will be eligible to receive a Final Addition.
- It is a one-time Final Addition that only comes into effect when your Policy is surrendered or upon a death claim or at the time of a termination following expiration of the grace period.
- The amount of the Final Addition is not guaranteed and Sun Life reserves the right to make adjustments at our discretion.

Remarks:

1 The Annual Additions and Final Addition are non-guaranteed and are determined in accordance with the rules set out by Sun Life Assurance Company of Canada Singapore Branch ("Sun Life") from time to time. The Annual Additions and Final Addition may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include but are not limited to claims, persistency, reinsurance and taxes. And the cash value of Annual Additions and Final Addition might not be equal to their own face value.

2 The maximum and minimum amount of cash withdrawal is subject to the then current administrative rules. The cash value associate with Annual Additions is not guaranteed for S100 and S70 and may be reviewed and adjusted by Sun Life from time to time at Sun Life's sole direction. For NextGen, the cash value associated with Annual Additions is guaranteed once credited.

Comparative Analyses

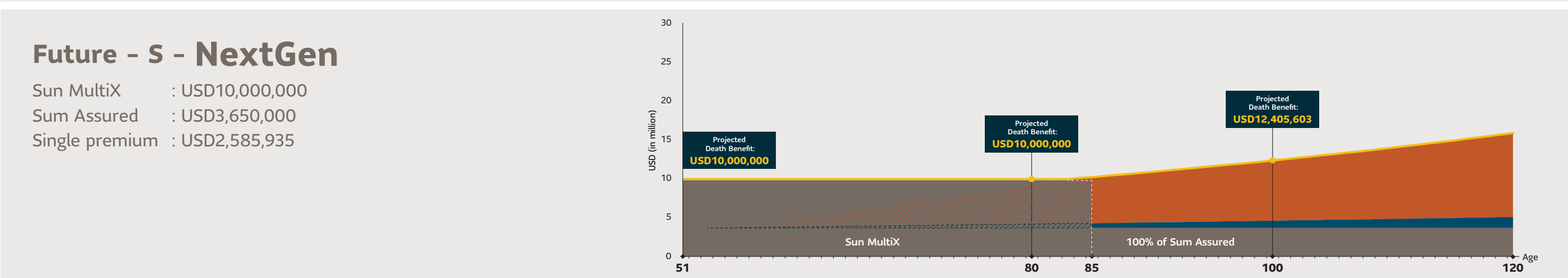
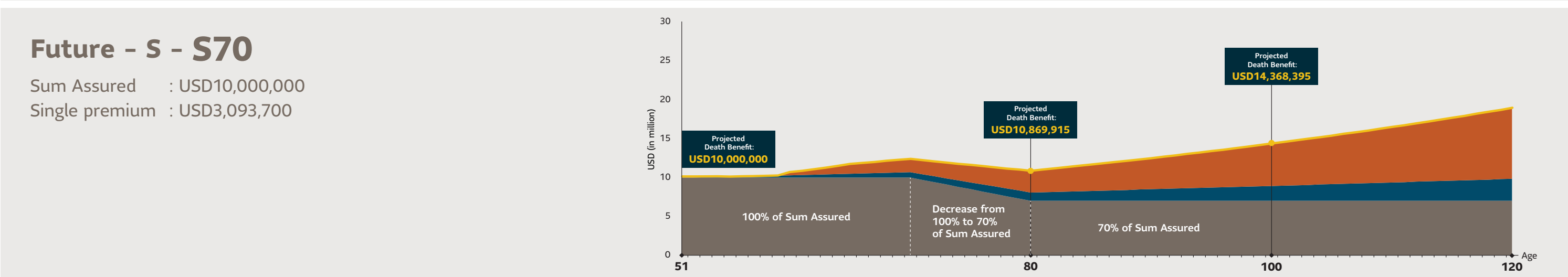
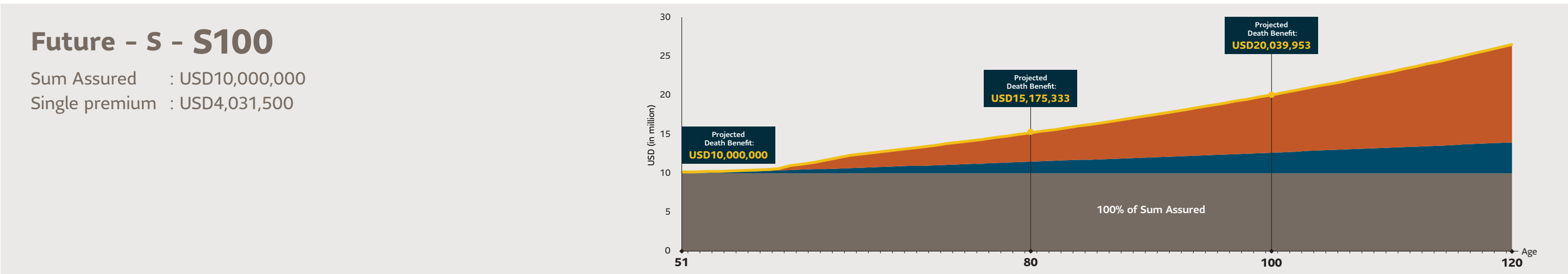


Mr. M
Age 50

Premium payment term: Single Pay
Preferred Select Non-smoker

- Guaranteed Death Benefit
- Annual Addition
- Final Addition
- Projected Death Benefit

Projected Death Benefit



The above diagrams are for illustrative purpose only. All figures shown in the cases are rounded to the nearest whole number. The projected returns stated in the example are based on Sun Life's addition scales determined under a 4.75% investment return and are not guaranteed. The actual amounts of the cash value and face value of accumulated Annual Additions and cash value and face value of Final Addition payable may be higher or lower than the illustrated figures above. Under some circumstances, the actual amounts of these additions may be zero. The Annual Additions and Final Addition may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include but are not limited to claims, persistency, reinsurance and taxes. The example assumes no partial Surrenders, Policy loans or other Policy changes. The investment performance is not guaranteed and the cash value may be less than the total premiums paid.

Comparative Analyses



Mr. M
Age 50

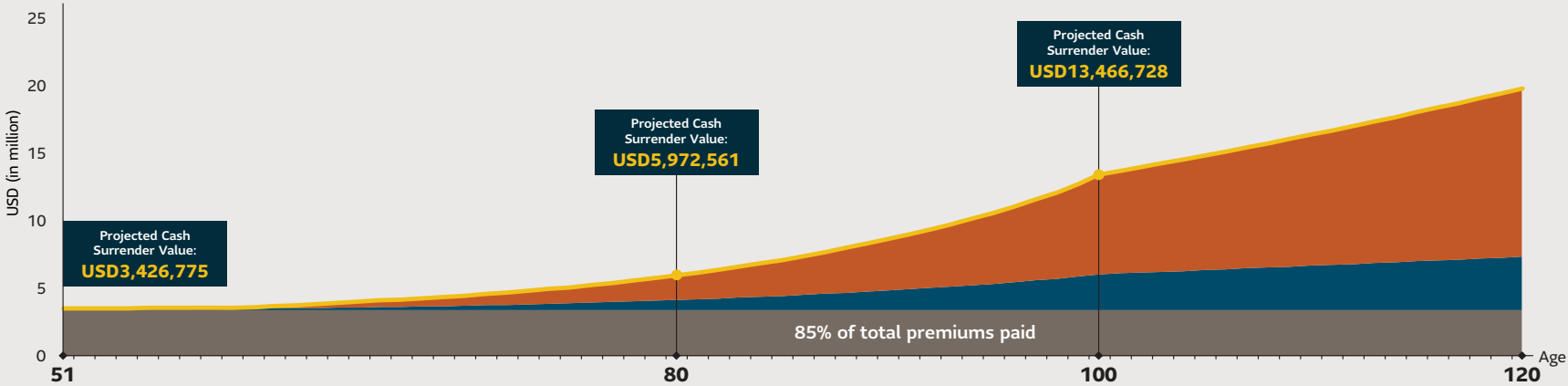
Premium payment term: Single Pay
Preferred Select Non-smoker

- Guaranteed Cash Value
- Annual Addition cash value
- Final Addition cash value
- Projected Cash Surrender Value

Projected Cash Surrender Value

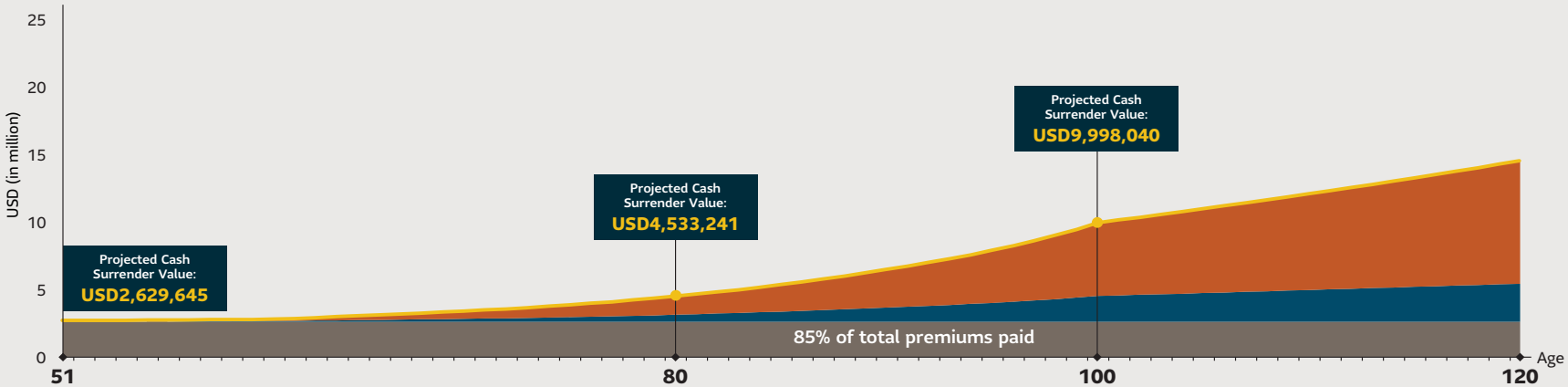
Future - S - S100

Sum Assured : USD10,000,000
Single premium : USD4,031,500



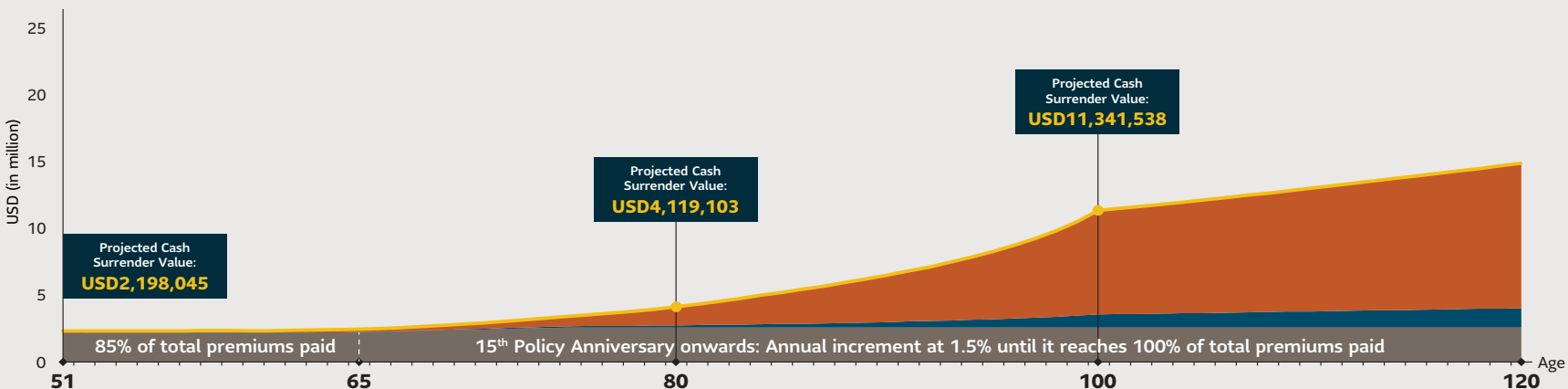
Future - S - S70

Sum Assured : USD10,000,000
Single premium : USD3,093,700



Future - S - NextGen

Sun MultiX : USD10,000,000
Sum Assured : USD3,650,000
Single premium : USD2,585,935



The above diagrams are for illustrative purpose only. All figures shown in the cases are rounded to the nearest whole number. The projected returns stated in the example are based on Sun Life's addition scales determined under a 4.75% investment return and are not guaranteed. The actual amounts of the cash value and face value of accumulated Annual Additions and cash value and face value of Final Addition payable may be higher or lower than the illustrated figures above. Under some circumstances, the actual amounts of these additions may be zero. The Annual Additions and Final Addition may vary based on the performance of a number of experience factors, with the investment return normally being the main determinant. Other factors include but are not limited to claims, persistency, reinsurance and taxes. The example assumes no partial Surrenders, Policy loans or other Policy changes. The investment performance is not guaranteed and the cash value may be less than the total premiums paid.

Key Product Information

Plan	Future - S		
Minimum Coverage	S100 and S70: Sum Assured of USD1,000,000 NextGen: Sum Assured of USD400,000 and Sun MultiX of USD1,000,000		
Currency	USD		
Benefit Term	Whole life		
Premium Structure	Premium is level and guaranteed		
Premium Payment Term	Single Pay	Multi Pay 5 Years	Multi Pay 10 Years
Insured's Issue Ages for Purposes of Underwriting	Age 0 – 75	Age 0 – 70	Age 0 – 65

Death Benefit	S100										
	100% of Sum Assured	+	any face value of Annual Additions	+	any face value of Final Addition	-	any Debt	-	any overdue premium	-	any outstanding split pay premiums and associated administrative fee, if applicable
	S70										
	Corresponding Applicable Percentage of Sum Assured stated in the table below	+	any face value of Annual Additions	+	any face value of Final Addition	-	any Debt	-	any overdue premium	-	any outstanding split pay premiums and associated administrative fee, if applicable
	Occurrence of the Insured's death										Applicable Percentage of Sum Assured
	Before the age of 70, or the 20 th Policy Anniversary, whichever is later ("Designated Anniversary")										100%
	Within the 1 st Policy year from the Designated Anniversary										97%
	Within the 2 nd Policy year from the Designated Anniversary										94%
	Within the 3 rd Policy year from the Designated Anniversary										91%
	Within the 4 th Policy year from the Designated Anniversary										88%
	Within the 5 th Policy year from the Designated Anniversary										85%
	Within the 6 th Policy year from the Designated Anniversary										82%
	Within the 7 th Policy year from the Designated Anniversary										79%
	Within the 8 th Policy year from the Designated Anniversary										76%
Within the 9 th Policy year from the Designated Anniversary										73%	
Within the 10 th Policy year from the Designated Anniversary and thereafter										70%	

Death Benefit	NextGen						
	Before the Anniversary of the Policy that is on or immediately after the Insured's 85 th birthday: The higher of :						
	Sun MultiX	-	any Debt	-	any overdue premium	-	any outstanding split pay premiums and associated administrative fee, if applicable
	OR						
	100% of Sum Assured	+	any face value of accumulated Annual Additions	+	any face value of Final Addition	-	any Debt - any overdue premium - any outstanding split pay premiums and associated administrative fee, if applicable
	On or after the Anniversary of the Policy that is on or immediately after the Insured's 85 th birthday:						
	100% of Sum Assured	+	any face value of accumulated Annual Additions	+	any face value of Final Addition	-	any Debt - any overdue premium
Throughout the term of the Policy, if the Cash Surrender Value of the Policy is higher than the Death Benefit, we will pay the Cash Surrender Value as the Death Benefit.							

ABOUT SUN LIFE

For more than 150 years, Sun Life has been there for our Clients in good and bad times. With offices in 27 markets*, we serve millions in Canada, the U.S., Asia, the U.K. and other parts of the world. As a leading international financial organisation, we provide insurance, wealth and asset management solutions to individual and corporate. We are one of the largest public companies in Canada and our financial strength ratings are some of the highest in the industry. We are listed on the Toronto (TSX), New York (NYSE) and Philippines (PSE) stock exchanges.

	As of 30 September 2021
Standard & Poor's	AA
A.M. Best	A+
Moody's	Aa3

Sustainability is a strategic priority for Sun Life and our goal is to contribute to a healthier, more financially resilient, environmentally secure, socially just and economically prosperous world. For the 12th consecutive year, we have been recognised by Corporate Knights as one of the world's 100 most sustainable corporations. Corporate Knights is a Toronto-based media and investment research firm which assessed over 8,000 companies with more than USD1 billion in revenues, narrowing it down to the top 100 performers. Inclusion in this ranking is testament to Sun Life's rigorous sustainability practices pertaining to carbon productivity, clean revenue and board gender diversity.

* at the end of 2020, includes Asia joint ventures

SUN LIFE SINGAPORE

Sun Life's commitment to the Asian market began in 1892 when we started our operations in Hong Kong. Since then, we extended our presence to China, India, Indonesia, Malaysia, the Philippines, Vietnam and in year 2020, we started our journey in Singapore, a global financial hub with sound and well-established regulatory environment.

Sun Life Assurance Company of Canada Singapore Branch ("Sun Life Singapore") received our Direct Insurer (Life) license from Monetary Authority of Singapore ("MAS") on 14 May 2020. We are a Branch of Sun Life Assurance Company of Canada and we benefit from the same financial strength ratings assigned to Sun Life Assurance Company of Canada. We are committed to bringing our trusted expertise to support our Clients achieve their wealth goals and create a lasting legacy through their entire lifetime and beyond.

WEALTH BEYOND GENERATIONS

HONOURING OUR PROMISES AND DELIVERING ON OUR COMMITMENTS FOR MORE THAN 150 YEARS.

At Sun Life, we offer a range of products to help our High Net Worth (HNW) and Ultra High Net Worth (UHNW) Clients achieve their legacy, wealth and business succession needs. Through our network of specialised distribution partners, we provide Clients with life insurance solutions that last a lifetime.

IMPORTANT INFORMATION:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable (if any) may be less than the total premiums paid. This information brochure is for general information only and does not take into account the specific investment objectives, financial situation or particular needs of any specific person. You should seek advice from a financial adviser regarding the suitability of the policy before making a commitment to purchase. In the event that you choose not to do so, you should consider whether the product in question is suitable for you. This information brochure is not a contract of insurance. Please refer to the policy contract for the exact terms and conditions, specific details and exclusions.

The policy mentioned in this information brochure are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association, Singapore or SDIC websites (www.lia.org.sg) or (www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at October 2021.

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